

SIMPLE INTEREST RETAIL INSTALLMENT CONTRACT

REPRINT DATE: 11/05/2010 SALES DATE: 11/05/2010

Buyer (and Co-Buyer) Name and Address
 KAREN ELISABETH ROTH
 1521 E FRANKLIN ST C307
 CHAPEL HILL, NC 27514-2807
 919-933-2346

Dealer/Creditor Name and Address
 DRIVETIME CARSALES COMPANY LLC
 3628 CAPITAL BLVD
 RALEIGH, NC 27604-3328
 919-334-0124

You, the Buyer (and Co-Buyer, if any), may buy the motor vehicle described below (the "Vehicle") for cash or on credit. The cash price is shown below as "Cash Price". By signing below, you represent that you have been quoted only one cash price for the Vehicle. The credit price is shown below as "Total Sale Price". By signing this Contract, you choose to buy the Vehicle on credit as described in this Contract. "We", "us" and "our" refer to the Dealer shown above, and, after assignment of this Contract, to DT Acceptance Corporation.

New/Used	Model Year and Make	Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2006 NISSAN	SENTRA	3N1CB51D46L607958	<input checked="" type="checkbox"/> Personal <input type="checkbox"/> Agricultural <input type="checkbox"/> Business

Trade-In: _____ Year _____ Make _____ Model _____

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid when you have made all scheduled payments	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 800.00
20.853 %	\$ 9,273.66	\$ 15,686.69	\$ 24,960.35	\$ 25,760.35

Payment Schedule

Number of Payments	Amount of Each Payment	When Payments Are Due
125	\$ 198.11	Bi-Weekly Beginning 11/20/2010
1 Final Payment	\$ 196.60	09/05/2015

Prepayment: If you pay off your debt early, you will not have to pay a penalty.

Late Payment: You must pay a late charge on the part of each payment not made within 10 days after the date the payment is due. The charge is 5 percent of the late amount or \$6.00, whichever is less.

Security Interest: You are giving a security interest in the Vehicle being purchased.

Please read this Contract for additional information on security interests, non-payment, default, and our right to require repayment of your debt in full before the scheduled maturity date.

You agree to pay a finance charge on the Amount Financed at the Annual Percentage Rate shown above. This rate is referred to in this Contract as the Contract Rate.

NOTICE TO THE BUYER

THIS IS A CONSUMER CREDIT DOCUMENT. DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED IN COPY OF ALL PAGES OF THIS CONTRACT AT THE TIME YOU SIGN IT.

Karen Elizabeth Roth
Buyer Signs

Retail Sales Contract
Co-Buyer Signs

Retail Sales Contract
Co-Signer Signs

By signing below, the Dealer/Creditor accepts this Contract

DriveTime
Dealer

By: *John B. R.*

EXHIBIT A

Title: *John B. R.*

YOU MAY OBTAIN INSURANCE ON THE VEHICLE FROM A PERSON OF YOUR CHOICE THAT IS AUTHORIZED TO SELL SUCH INSURANCE AND IS ACCEPTABLE TO US.	
LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED.	
NOTICES REQUIRED BY FEDERAL LAW	
<p>Used motor vehicle buyers guide. If you are buying a used vehicle with this Contract, federal regulations may require a special buyers guide to be displayed on the window of the vehicle. THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.</p>	
<p>NOTICE - ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.</p>	

ITEMIZATION OF AMOUNT FINANCED		
1. Cash Price (Including Hwy Use tax of \$	478.21	\$ 16,418.69 (1)
any accessories, their installation, and taxes)		
2. Down Payment		
Cash Down Payment		\$ 800.00
Trade-In Allowance		\$.00
Trade-In Payoff		\$.00
Payoff To:		
Net Trade-In (Description Above)		\$.00
Total Down Payment		\$ 800.00 (2)
3. Unpaid Balance of Cash Price (1 minus 2)		\$ 15,618.69 (3)
4. Amounts Paid to Others on Your Behalf		
(a) To Public Officials		
(i) License, title & registration fees		\$ 68.00
(ii) Filing fees		\$ N/A
(iii) Taxes (SC Property Tax not in Cash price above)		\$.00
*(b) Other Charges:		
*To DriveTime for Documentation Fees		\$.00
*To N/A for N/A		\$ N/A
Total Amounts Paid to Others on Your Behalf (a plus b)		\$ 68.00 (4)
*Dealer may retain or receive a portion of these amounts		
5. Balance of Cash Price and Other Charges (3 plus 4)		\$ 15,686.69 (5)
6. Amount Financed		\$ 15,686.69 (6)

Payments: You jointly and severally agree to make all payments when they are due according to the Payment Schedule shown in the Federal Truth in Lending Disclosure Box on the first page of this Contract. You may prepay this Contract at any time without penalty.

Security Interest: To secure your obligations, you give us a security interest in the Vehicle, all accessions, attachments, accessories and equipment placed in or on the Vehicle and all proceeds of the Vehicle. You also give us a security interest in all money or goods received for the Vehicle and all insurance premiums, service and other contracts we finance. The security interest secures payment of all amounts you owe in this Contract and performance of your other agreements in this Contract. You will not grant anyone else a security interest, lien or any other claim to the Vehicle without our express prior written consent. We reserve our right of setoff (we can apply funds we owe you to what you owe us under the Contract) to the extent not prohibited by applicable law.

Finance Charges: This is a simple interest Contract. The finance charges you pay will depend on how you make your payments. Your actual finance charges may be more than the disclosed Finance Charges if you make your payments late or in less than the scheduled amount. We will apply payments to late charges, Finance Charges and to the unpaid balance of the cash price and other charges in any manner we choose unless we are required by law to apply payments in a particular order. Finance Charges are earned by applying the Contract Rate to the unpaid Balance of Cash Price and Other Charges for the time such balance is owed. The Dealer may receive a portion of the Finance Charges.

Use of Vehicle: You must take care of the Vehicle. You must obey all laws in using it. You must keep the Vehicle in your possession at the Buyer's address shown above, unless we approve another address in writing. You may not sell or rent the Vehicle. You must keep it free from the claims of others. You will not take it out of the United States without our prior written consent. You will immediately tell us of any change in your address or the address where the Vehicle is regularly kept. You agree not to add to the Vehicle any accessories, equipment or any other property in which any other person has an ownership or security interest.

Warranties Seller Disclaim: Unless the Seller makes an express warranty, or enters into a service contract within 90 days from the date of this Contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. Only the manufacturer or supplier shall be liable for performance under their warranties.

Vehicle Insurance: You must insure yourself and us for the term of this Contract against loss of or damage to the Vehicle with a policy in the Buyer's name acceptable to us. You will maintain comprehensive fire, theft and collision coverage, insuring the Vehicle for at least the Vehicle's fair market value. You will name us as loss payee and provide whatever evidence of insurance we request. We must approve the type and amount of insurance. If you do not maintain the required insurance you will be in default. We may buy substantially similar coverage at your expense.

STATE OF NORTH CAROLINA

MVR 191 (Rev. 05/07)

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER
3N1CB51D46L607958YEAR MODEL
2006MAKE
NISSBODY STYLE
4STITLE NUMBER
773034103246222TITLE ISSUE DATE
12/01/2010PREVIOUS TITLE NUMBER
772485080064003D T ACCEPTANCE CORP
PO BOX 2997
PHOENIX AZ 85062-2997ODOMETER READING
073099

ODOMETER STATUS

TITLE BRANDS

OWNER(S) NAME AND ADDRESS

KAREN ELISABETH ROTH
1521 E FRANKLIN ST APT C507
CHAPEL HILL NC 27514-2807

The Commissioner of Motor Vehicles of the State of North Carolina hereby certifies that an application for a certificate of title for the herein described vehicle has been filed pursuant to the General Statutes of North Carolina and based on that application, the Division of Motor Vehicles is satisfied that the applicant is the lawful owner. Official records of the Division of Motor Vehicles reflect vehicle is subject to the liens, if any, herein enumerated at the date of issuance of this certificate.

As WITNESS, his hand and seal of this Division of the day and year appearing in this certificate as the title issue date.

Michael J. Robertson
COMMISSIONER OF MOTOR VEHICLES

FIRST LIENHOLDER:
D T ACCEPTANCE CORP
PO BOX 2997
PHOENIX AZ 85062-2997

DATE OF LIEN 11/05/2010

LIEN RELEASED BY:
SIGNATURE _____
TITLE _____ DATE _____

SECOND LIENHOLDER:

DATE OF LIEN

LIEN RELEASED BY:
SIGNATURE _____
TITLE _____ DATE _____

THIRD LIENHOLDER:

DATE OF LIEN

LIEN RELEASED BY:
SIGNATURE _____
TITLE _____ DATE _____

FOURTH LIENHOLDER:

DATE OF LIEN

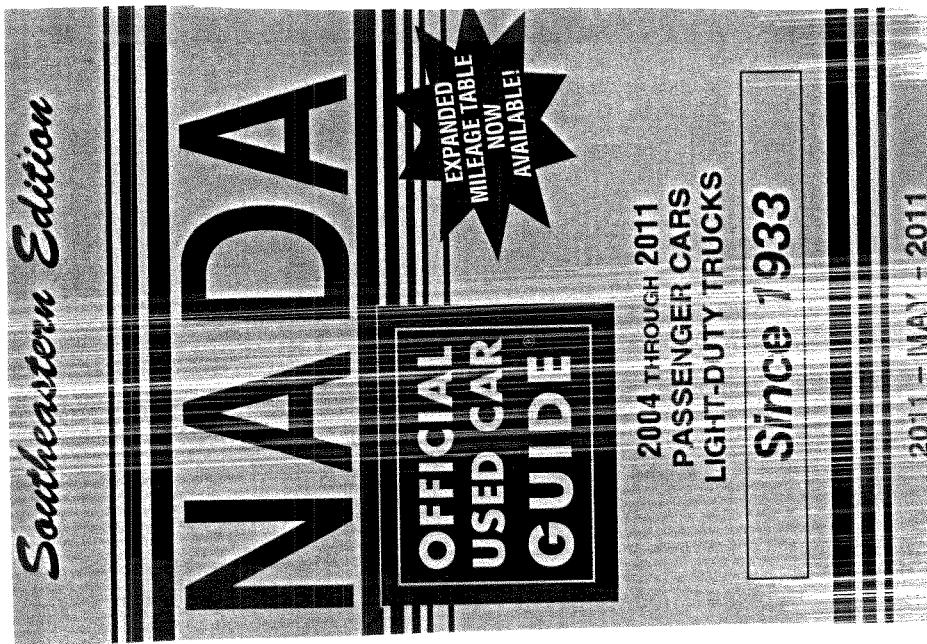
LIEN RELEASED BY:
SIGNATURE _____
TITLE _____ DATE _____

ADDITIONAL LIENS:

EXHIBIT B

83870795

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138 NISSAN

				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	700	Deduct W/out Air Conditioning			BZ34	700	700		
A	600	Deduct W/out Automatic Trans. (Ex. Base)			BZ34	600	600		
S	2007 MAXIMA-V6								
S	12125 13600 14825	Sedan 4D SE	A41	28050 3591	13350	18125			
S	15250 16500	Sedan 4D SL	A41	30300 3591	14850	19875			
E	2007 350Z-V6-6 Spd./AT								
E	11275 12725 13925	Coupe 2D	BZ34	27900 3339	12550	17150			
N	12175 13650 14875	Coupe 2D Enthusiast	BZ34	26600 3344	13400	18175			
N	13300 14825 16075	Coupe 2D Touring	BZ34	32700 3380	14475	19450			
G	14575 16125 17400	Coupe 2D GT	BZ34	36100 3391	15675	20825			
G	15950 17525 18825	Coupe 2D NISMO	BZ34	38070 3352	16950	22235			
E	14750 16300 17575	Roadster 2D Enthusiast	BZ36	35550 3578	15825	21000			
E	15650 17225 18525	Roadster 2D Touring	BZ36	37900 3598	16675	22000			
R	16450 18050 19350	Roadster 2D GT	BZ36	40250 3600	17425	22875			
R	MAXIMA/V6 OPTIONS								
C	375 Add Bose Stereo (Std. SL, Touring, GT)					375	425		
A	525 Add Leather Seats (Std. SL, Touring, GT)					525	600		
R	800 Add Navigation System					800	900		
S	650 Add Power Sunroof					650	725		
N	100 Add Theft Recovery System					100	125		
N	NISSAN								
C	2006 SENTRA-4 Cyl.								
C	5050 5975 6725	Sedan 4D 1.8	CB51	13100 2513	6075	9025			
A	5400 6350 7100	Sedan 4D 1.8 S	CB51	15100 2581	6400	9425			
S	6100 7075 7850	Sedan 4D SE-R	AB51	18000 2761	7075	10250			
S	6475 7450 8250	Sedan SE-R Spec V (6 Spd.)	AB51	18200 2710	7425	10675			
E	200 Add Aluminum/Alloy Wheels (Std. SE-R)					200	225		
N	500 Add Power Sunroof					500	575		
N	250 Add Rockford Fosgate Stereo					250	300		
G	550 Deduct W/out Air Conditioning					550	550		
G	475 Deduct W/out Automatic Trans. (Ex. Spec V)					475	475		
E	2006 ALTIMA-4 Cyl.								
N	6625 7700 8575	Sedan 4D (5 Spd.)	AL11	17650	7725	11200			
N	7725 8850 9775	Sedan 4D S	AL11	19500 3041	8800	12500			
S	8925 10100 11050	Sedan 4D SL	AL11	23350	9950	13875			
S	8900 11000 11975	Sedan 4D SL (V6)	BL11	27300 3396	18800	14850			
E	8950 10125 11875	Sedan 4D SE (V6)	BL11	23500 3227	9975	13900			
E	10425 11650 12825	Sedan 4D SE-R (V6, AT6 Spd.)	BL11	29550 3279	11375	15550			
R	250 Add Aluminum/Alloy Wheels (Std. SL, SE, SE-R)					250	300		
S	325 Add Bose Stereo System (Std. SL, SE-R)					325	375		
S	400 Add Leather Seats (Std. SL, SE-R)					400	450		
E	700 Add Navigation System					700	800		
N	225 Add Power Seat (Std. SL, SE, SE-R)					225	250		
N	550 Add Power Sunroof (Std. SL, V6, SE-R)					550	625		
G	650 Deduct W/out Air Conditioning					650	650		
G	550 Deduct W/out Automatic Trans. (Ex. Base, SE-R)					550	550		
E	2006 MAXIMA-V6								
N	8900 10275 11400	Sedan 4D SE	A41	27750 3447	10275	14475			
N	9775 11175 12325	Sedan 4D SL	A41	30000 3493	11100	15475			
S	2006 350Z-V6-6 Spd./AT								
S	9100 10475 11600	Coupe 2D	AZ34	27450 3339	10450	14700			
S	9900 11300 12450	Coupe 2D Enthusiast	AZ34	29150 3344	11225	15600			

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				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	10950 12400 13600	Coupe 2D Touring	A234	32250 3380	12250	16825			
A	11200 12800 14900	Coupe 2D Track	A234	34350 3370	12600	17250			
S	12150 13625 14950	Coupe 2D GT	A234	36660 3291	13375	19150			
S	12175 13650 14875	Roadster 2D Enthusiast	A236	34850 3578	13400	18175			
E	13000 14800 15750	Roadster 2D Touring	A236	37450 3598	14175	19100			
N	13800 15325 16575	Roadster 2D GT	A236	39800 3600	14925	19950			

PASSENGER CARS

				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	350 Add Bose Stereo (Std. SL, Touring, GT)					350	400		
A	475 Add Leather Seats (Std. SL, Touring, GT)					475	550		
S	750 Add Navigation System					750	850		
S	600 Add Power Sunroof					600	675		
E	600 Deduct W/out Automatic Trans. (Ex. 350Z)					600	600		

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				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	350 Add Aluminum/Alloy Wheels (Std. SE-R)					350	325		
A	450 Add Power Sunroof					450	500		
S	225 Add Rockford Fosgate Stereo					225	250		
S	500 Deduct W/out Air Conditioning					500	500		
E	425 Deduct W/out Automatic Trans. (Ex. Spec V)					425	425		

MILEAGE CLASS: II

				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	6225 6400 7225	Sedan 4D (5 Spd.)	AL11	17250 3001	6225	9725			
A	6225 6400 7275	Sedan 4D S	AL11	19050 3041	7450	10875			
S	6225 6475 8275	Sedan 4D SE-R	AB51	17400 2761	5875	8800			
S	6225 6475 8475	Sedan 4D SE-R	AB51	17600 2710	6225	9225			
E	200 Add Aluminum/Alloy Wheels (Std. SE-R Spec V)					200	225		
N	450 Add Power Sunroof					450	500		
N	225 Add Rockford Fosgate Stereo					225	250		
G	500 Deduct W/out Air Conditioning					500	500		
G	425 Deduct W/out Automatic Trans. (Ex. AT6 Spd.)					425	425		

MILEAGE CLASS: II

				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	200 Add Aluminum/Alloy Wheels (Std. SL, SE, SE-R)					200	225		
A	275 Add Bose Stereo System (Std. SL, SE-R)					275	325		
S	350 Add Leather Seats (Std. SL, SE-R)					350	400		
S	600 Add Navigation System					600	675		
E	200 Add Power Seat (Std. SL, SE, SE-R)					200	225		
N	500 Add Power Sunroof (Std. SL, V6, SE-R)					500	575		
N	600 Deduct W/out Air Conditioning					600	600		
G	500 Deduct W/out Automatic Trans. (Ex. Base, SE-R)					500	500		

MILEAGE CLASS: III

				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	8225 8625 9700	Sedan 4D SE	A41	27100 3436	8750	12650			
A	8200 9525 10625	Sedan 4D SL	A41	29350 3492	9575	13650			
S	8225 8625 10450	Coupe 2D	AZ34	26500 3188	9425	13450			
S	8725 10075 11200	Coupe 2D Enthusiast	AZ34	28450 3197	10100	14250			
E	8000 10375 11500	Coupe 2D Performance	AZ34	30650 3217	10350	14575			
N	8625 11025 12175	Coupe 2D Touring	AZ34	31800 3247	10975	15300			
N	9900 11300 12450	Coupe 2D Track	AZ34	34300 3225	11225	15600			
G	11075 12525 13725	Coupe 2D Anniversary	AZ34	36100 3229	12375	16950			
G	10175 11600 12775	Roadster 2D Enthusiast	AZ36	34050 3428	11500	15950			
G	10875 12325 13525	Roadster 2D Touring	AZ36	36450 3462	12175	16750			
N	11600 13075 14275	Roadster 2D GT	AZ36	39200 3536	12850	17550			

MILEAGE CLASS: III

				Body Type	Model Number	MSRP	Weight	Clean Loan	Clean Retail
P	300 Add Bose Stereo (Std. SL, Touring, Annu. GT)					300	350		

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XHIBIT